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Sent: Wednesday, September 23, 2015 11:34 AM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

Thank you in advance on your consideration in this manner. Its important to realize that those planning for retirement are as savvy, and as educated, as ever before in history. There are many quality tools and resources freely and abundantly available, to the average person concerned about maximizing their retirement. These tools are geared toward the average person concerned about trading options (including within their retirement accounts). The conventional route has resulted in many not being prepared for retirement, resulting in the older population desperately seeking ways to bring in extra income in their old age. I have taken the steps to educate myself on proper options trading, resulting in a growth in my retirement account. There are option trades that reduce risk rather than increase it, and I am able to take advantage of some of those.

Please reserve our right to improve the quality our retirement years. We are in a desperate situation in terms of the many retirees who are finding themselves in an undesirable situation, by sitting back and hoping that their retirement funds will be adequate enough to provide for them in the coming years. There are tons of strong education tools and resources out there now to help us.

Thank you again for your consideration.

C. A. Blaylock